

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Albert Larry
Theresa Dixon-Larry
Debtor(s)

Case No. 09 B 43255

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/14/2009.
- 2) The plan was confirmed on 01/14/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 05/13/2013.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$17,161.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$73,796.09
Less amount refunded to debtor	\$20.00

NET RECEIPTS: **\$73,776.09**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,990.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,534.98
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,524.98**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Calvary Portfolio	Unsecured	6,613.00	NA	NA	0.00	0.00
Calvary Portfolio	Unsecured	241.00	NA	NA	0.00	0.00
Capital One	Unsecured	801.00	772.13	772.13	772.13	0.00
Chase Bank USA NA	Unsecured	284.00	284.97	284.97	284.97	0.00
Countrywide Home Loans Inc	Secured	74,301.00	NA	NA	0.00	0.00
E R Solutions	Unsecured	199.34	NA	NA	0.00	0.00
First Consumers National Bank	Unsecured	636.96	NA	NA	0.00	0.00
First Consumers National Bank	Unsecured	420.15	NA	NA	0.00	0.00
GEMB	Unsecured	2,014.00	NA	NA	0.00	0.00
Holy Cross Hospital	Unsecured	448.00	NA	NA	0.00	0.00
Household Financial Corporation	Secured	18,863.00	18,850.72	0.00	0.00	0.00
Mercy Hospital	Unsecured	100.00	NA	NA	0.00	0.00
Mercy Hospital	Unsecured	331.10	NA	NA	0.00	0.00
Mercy Hospital	Unsecured	561.15	NA	NA	0.00	0.00
Mercy Hospital	Unsecured	100.00	NA	NA	0.00	0.00
Mercy Physician Billing	Unsecured	20.00	NA	NA	0.00	0.00
Morraine Valley Community College	Unsecured	204.00	204.00	204.00	204.00	0.00
NCO Financial Systems	Unsecured	88.93	NA	NA	0.00	0.00
Northland Group Inc	Unsecured	748.99	NA	NA	0.00	0.00
Nowcom/Title 11 Fundin	Unsecured	1,621.00	NA	NA	0.00	0.00
Omni Credit Service	Unsecured	1,657.00	1,174.28	1,174.28	1,174.28	0.00
Portfolio Recovery Associates	Unsecured	890.00	952.60	952.60	952.60	0.00
Portfolio Recovery Associates	Unsecured	NA	2,210.45	2,210.45	2,210.45	0.00
Portfolio Recovery Associates	Unsecured	1,957.74	2,014.31	2,014.31	2,014.31	0.00
Portfolio Recovery Associates	Unsecured	425.00	425.79	425.79	425.79	0.00
Portfolio Recovery Associates	Unsecured	NA	416.34	416.34	416.34	0.00
Radiological Physicians	Unsecured	77.00	NA	NA	0.00	0.00
Radiological Physicians	Unsecured	115.00	NA	NA	0.00	0.00
Santander Consumer USA	Unsecured	25,266.00	10,677.22	10,677.22	10,677.22	0.00
Santander Consumer USA	Secured	25,266.00	15,900.00	15,900.00	15,900.00	471.01
Southwest Radiological Assoc	Unsecured	50.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Tar Enterprise Investment	Unsecured	1,643.21	NA	NA	0.00	0.00
University Pathology Associates	Unsecured	150.00	NA	NA	0.00	0.00
US Cellular	Unsecured	416.34	NA	NA	0.00	0.00
Verizon Wireless	Unsecured	486.86	NA	NA	0.00	0.00
Wachovia Dealer Services	Unsecured	NA	2,090.79	2,090.79	2,090.79	0.00
Wachovia Dealer Services	Secured	25,171.00	25,171.00	25,171.00	25,171.00	1,559.03
Washington Mutual	Unsecured	79.89	NA	NA	0.00	0.00
Wells Fargo Bank NA	Unsecured	2,927.00	2,927.19	2,927.19	2,927.19	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$41,071.00	\$41,071.00	\$2,030.04
TOTAL SECURED:	\$41,071.00	\$41,071.00	\$2,030.04
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,150.07	\$24,150.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,524.98</u>
Disbursements to Creditors	<u>\$67,251.11</u>
TOTAL DISBURSEMENTS :	<u>\$73,776.09</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.